

**In the claims:**

All of the claims standing for examination are reproduced below for examination.

1-40. (Canceled)

41. (New) A first Web server hosted by a first enterprise, comprising:

    a first mechanism for receiving a request for information or services from a customer;

    a second mechanism for determining whether the request comes directly from the customer, or through a second Web server at a second enterprise; and

    a third mechanism for responding with information or provided service to the request;

    wherein, if the request is directly from the customer, the information response or service is identified as from the first enterprise, and if the request comes to the first enterprise through the Web server at the second enterprise, the information response or service is identified as from the second enterprise.

42. (New) The Web server of claim 41 further comprising a rules-based filter for interacting with communications from customers wherein the information or services provided are filtered based on said determination.

43. (New) The Web server of claim 41 wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI.

44. (New) The Web server of claim 41 wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

45. (New) The Web server of claim 41 wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

46. (New) The Web server of claim 45 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

47. (New) The Web server of claim 41 wherein the second enterprise is a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

48. (New) The Web server of claim 41 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

49. (New) The Web server of claim 41 wherein the first enterprise is an Internet portal enterprise.

50. (New) A Web-based transaction system, comprising:

- a customer site from which a customer communicates with Internet sites;

- a first Web server hosted by a first enterprise, the first enterprise providing transaction services for the customer; and

- a syndication and filtering platform executing on the first Web server;

- characterized in that the software-based syndication and filtering platform has a rules-based filter for interacting with communications from customers of the first

enterprise, the communications coming from a second Web-site of a second enterprise, and services are provided to said customers according to one or more characteristics of the Web-site of the second enterprise.

51. (New) The transaction system of claim 50 wherein the first enterprise provides personal information (PI) collection and aggregation services, and the first enterprise accesses the aggregated PI for the customer while interacting with the customer through the Web server of the second enterprise.

52. (New) The transaction system of claim 50 wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

53. (New) The transaction system of claim 50 wherein the second enterprise is a financial institution having money deposited for the customer in one or more accounts, and the specific services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

54. (New) The transaction system of claim 53 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

55. (New) The transaction system of claim 50 wherein the second enterprise is a travel enterprise, and the specific services include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

56. (New) The transaction system of claim 50 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem

mileage points.

57. (New) The transaction system of claim 50 wherein the platform is a software development kit further enabling the first enterprise to edit rules for the rules-based filter and normalize communication protocol.

58. (New) The transaction system of claim 50 wherein the first enterprise is an Internet portal enterprise.

59. (New) A method for enabling transaction services by a first Web-site hosted by a first enterprise, comprising the steps of:

- (a) receiving a request for information or services from a customer;
- (b) determining whether the request comes directly from the customer, or through a second Web server at a second enterprise; and
- (c) providing information or a service to the customer based upon the request from the customer, the information or service identified as from the first Web-site if determining the request is directly from the customer and identifying the information or service from the second enterprise if determining the request is from the customer communicating through the second Web-server.

60. (New) The method of claim 59 wherein a further step is provided for filtering the information or services provided by a rules-based filter based on said determination.

61. (New) The method of claim 59 wherein the first Web-site provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI.

62. (New) The method of claim 59 wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

63. (New) The method of claim 59 wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

64. (New) The method of claim 63 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

65. (New) The method of claim 59 wherein the second enterprise is a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

66. (New) The Web server of claim 41 wherein the specific services include one or more of creating a new account, authenticating the customer, retrieving summary balance information, retrieve detailed transactions, initiating a funds transfer from one account to another, get a list of eligible rewards, or redeem mileage points.

67. (New) The Web server of claim 41 wherein the first enterprise is an Internet portal enterprise.